



Proposal to City of Garden Grove
CalHOME First-Time Homebuyer and Home Rehabilitation Programs

March 9, 2017

I. Organization History

Founded in 1994, West Angeles Community Development Corporation (West Angeles CDC) has been at the forefront of faith-based community development seeking to empower the low-to-moderate income community surrounding West Angeles Church of God in Christ in South Los Angeles. Over our 22-year history, programs have diversified to include commercial and residential real estate development, homeownership education and mortgage counseling, as well as foreclosure mitigation.

West Angeles CDC is a HUD-approved Housing Counseling Agency, servicing approximately 2,000 individuals each year across Los Angeles, Orange, Riverside and San Bernardino Counties. We have been recognized by Fannie Mae as a regional high performing agency in delivering stellar Homeownership Counseling to families. We maintain partnerships with Fannie Mae, Freddie Mac, along with major lending institutions and banks ensuring lending solutions that are both agreeable to the mortgage holder and the mortgage payer.

In the past two years our homeownership program has put 2,176 individuals on the road to homeownership, conducted 36 workshops, and provided one on one counseling to an additional 711 potential homebuyers. Most importantly, 392 families purchased a home for the first time and another 1,341 homeowners were able to obtain loan modifications and avoid foreclosure on their families' home. We maintain the core value that homeownership is the cornerstone to community development, producing viable neighborhoods that are vibrant and cohesive.

II. Proposed Program Activities: Homebuyer Education, Transaction Coordination, Loan Processing & Underwriting

Homebuyer Education Workshops

West Angeles CDC certified housing counselors that will provide six (6) workshops, one every other month during the program period, each consisting of eight (8) hours of homebuyer education including:

- 1) Setting a financial goal
- 2) Examining credit reports from the top three agencies
- 3) Establishing a budget
- 4) Creating a financial plan to control spending, increase savings and pay-down debt
- 5) Modifications to curriculum as required to address circumstances specific to purchase of a manufactured home

- 6) Homebuyers completing a full eight (8) hours of workshop trainings will have the option to access one-on-one financial education/credit counseling on a first come, first served basis

Loan Processing

West Angeles CDC staff will provide the following services to ensure CalHOME applicants are adequately prepared for and successfully complete the lending/purchasing process:

- 1) Review applications to determine program eligibility, as defined by CalHOME Program Guidelines AND California Department of Housing and Community Development (HCD) 2015 State Income Limits for Orange County
- 2) Arranging first mortgage financing and managing loan processing activities including application, credit check, income verification, title, and insurance
- 3) Working with local real estate professionals to identify eligible homes
- 4) Maintaining proper records and reporting to City of Garden Grove as to status of CalHOME applicant status

Transaction Coordination

West Angeles CDC will also provide a dedicated transaction coordinator for each transaction to assist with the timely processing of the real estate file including:

- 1) Obtaining required disclosures outside of lending process
- 2) Other legal disclosures as identified
- 3) Appraisals, inspections or other valuation reports
- 4) Preparation and delivery of loan file

Loan Underwriter

West Angeles CDC will provide contract underwriter for each transaction to assist with timely underwriting of the real estate file including:

- 1) Evaluate and verify applications – determining whether or not borrower will be able to repay the loan.
- 2) Verify income and employment information, review credit history and calculate the value of the borrower's collateral and assets.
- 3) Ensure that the property specifications and loan terms meet lender requirements and government regulations.
- 4) Once the application has been evaluated and the degree of risk has been assessed, document the reasons for approval or denial of the loan and add the documentation to the loan file.
- 5) Prior to declining any loan, review the decision with supervisor and/or Division Leader in an attempt to find alternative solutions.
- 6) Communicate (in a timely manner) the results of loan underwriting decision to the originating personnel.
- 7) Coach/counsel originators and/or mortgage loan personnel in the interpretation and application of underwriting guidelines and provide guidance and recommendations.
- 8) Responsible for ensuring final loan information is accurate in loan origination system prior to file being submitted for loan closing, including but not limited to loan amounts, appraised value, interest rate, income, assets, and monthly payments
- 9) Assist when required to satisfy any post-closing issues.

III. Timeline for Activities

Proposed program activities to fall within City of Garden Grove contractual agreement.

Training

Lender, Processor and Underwriter training required.

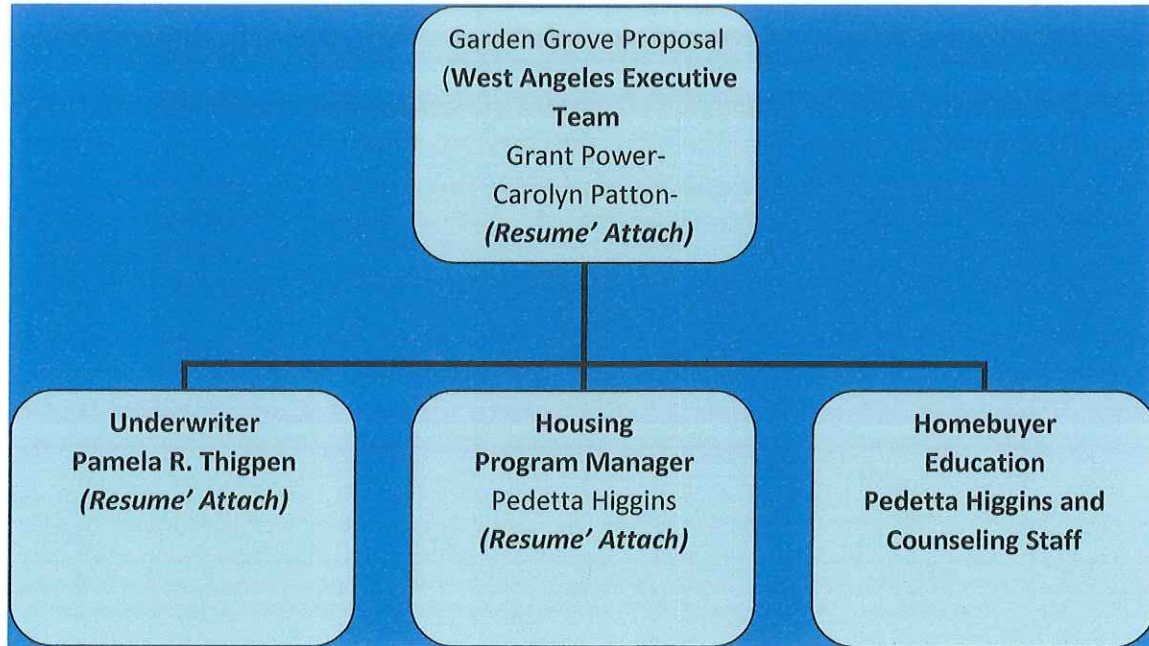
Reservations:

- 1) All submissions based on a first come first served basis upon completion of all required documentation.
- 2) All reservation requests will be reviewed in a timely manner.
- 3) Submission request based on 20 loans. Any excess loan requests will be placed on a waiting list.

IV. Program Fees

The following are proposed fees for services as outlined; please note payment is required prior to beginning services:

Homebuyer Education Workshops: Six (6) workshops, eight (8) hours each	\$18,000
Loan Processing & Underwriting Service	\$1,500/per transaction
Transaction Coordination	\$300/per transaction



West Angeles
COMMUNITY DEVELOPMENT CORPORATION

Grant Power

GRANT D POWER
1765 Clinton Street
Los Angeles, California 90026

+1 310 614 1537

grantdpower@gmail.com

DEVELOPMENT MANAGEMENT EXPERIENCE (Working in sequence back from the present)

WEST ANGELES COMMUNITY DEVELOPMENT CORPORATION, Los Angeles, CA 2014 - Present
Executive Director (as of August 24, 2015)

Responsible for all aspects of operations, strategy, achievement of outcomes, fiduciary obligations and engagement with stakeholders (community members, local organizations, funders, Board, investment partners).

Director, Neighborhood Revitalization

Led West Angeles CDC team in predevelopment and recapitalization tasks involving multifamily projects in West Angeles CDC's real estate portfolio; launched single family production project; helped manage the formation of a new eco district for Crenshaw Corridor in South LA.

Project Consultant

Assisted the organization in completing the purchase and sale of West Angeles Plaza, a \$9 million commercial development at the corner of Crenshaw and Jefferson in Los Angeles, California.

WORLD VISION INTERNATIONAL, Laos (Full time international assignment) 2008-2013

Field Operations Director and Acting Country Director

Led Lao program operations including 25 area development programs spanning five provinces, 25 districts, 600 villages and four national-level sector initiatives including health, removal of unexploded bombs, human trafficking and food assistance for emergencies supported by over 300 field staff and a yearly budget of \$12 million. Ensured progress toward achieving objectives of WV Laos' national strategy. Achieved measurable progress against program objectives during four out of five years. Received Certificate of Recognition (5 years) from World Vision.

A COMMUNITY OF FRIENDS, Los Angeles, CA 2006 – 2008

Special Needs (Homeless) Housing Project Manager

Provided comprehensive management of housing development for formerly homeless persons in LA area. Packaged construction and permanent financing for 2 projects; navigated project designs through plan check processes; engaged communities and service providers, recruited architects, managed project budgets.

SEMICS, LLC, Los Angeles, CA 2003 – 2006

Managing Director, in charge of Business Operations and Evaluation Consultancy Services

Provided executive leadership for all aspects of the operations of Semics, an evaluation consultancy business. Responsible for client business proposals, contract execution, supervision of 15 staff members and six consultants, and company marketing. Successfully completed a three-year, \$2.5 million evaluation services contract for First 5 LA, Southern California's largest children's services funding agency. This required multi-site data collection, quantitative and qualitative analysis and reporting on the experience and impacts of 53 funded projects and 200 small grants working in urban poor communities across L.A. County, representing a total government funding commitment of \$83 million.

WEST ANGELES COMMUNITY DEVELOPMENT CORPORATION, Los Angeles, CA 2001 - 2003

Economic Development Director

Managed start-up commercial real estate and training of small business owners to spur neighborhood economic development in the Crenshaw District. Raised funds from foundations and government sources to advance program portfolio and achieve strategic plan objectives. Helped put commercial and mixed-use real estate on the agenda of neighborhood economic development in Crenshaw for faith-based institutions. As this assignment culminated two successive engagements with West Angeles, I received a 10-Year Service Award from this agency in 2003.

MENNONITE CENTRAL COMMITTEE, Philippines (Full time international assignment) 1998 - 2000

Organizational and Program Development Manager

Consulted full time for Developers Foundation, a rural Non-Government Organization in community and economic development in Aklan Province. Focused on program quality and organizational development. Wrote funding proposals that tripled the agency's revenue in two years. Implemented a participatory monitoring and evaluation system for rural community development and sustainable livelihood projects; fed results into program reports. Helped design a successful micro-credit and business development services project integrating a bio-digester and small livestock breeding facility to augment farmer incomes. Received Certificate of Recognition award for 5 years of service, based on my services on site and, later, as Chair of the Board of Directors, 2001-03

NON-PROFIT CONSULTANCY (International locations) 1995 - 2001

Assessment, Strategic Planning, Programming and Fund Development Consultant

Consulted for NGO clients on short-term strategic assessments informing senior management team decisions about program direction and priorities. Clients included Habitat for Humanity (Africa-Middle East, 2001); World Vision Philippines (2000); and World Vision Vietnam (1995). Client feedback was uniformly positive, leading to offers of new consultancy engagements.

EDUCATION

MA Candidate (CURRENT), International Relations (online), American University - Wash, DC (expected 2017)

MS, Global Development Studies, Eastern University - St Davids, PA (1991)

BA, English and International Relations, Pomona College - Claremont, CA (1984)

AWARDS

Certificate of Commendation from the Prime Minister's Office, Government of Laos (May, 2013).

RESEARCH REPORTS AND PUBLICATIONS

PUBLICATIONS (Co-authored writings)

"Making Governance Work in Barangay Kawayan," in *Beyond Good Governance: Participatory Democracy in the Philippines* (Institute for Popular Democracy, 2004).

"Bottom-up Learning in International NGOs: Barriers and Alternatives," *Development in Practice* (Oxfam, 2002).

"Unauthorized Mexican Immigrants and Business-Generated Environmental Hazards in Southern California," *Critical Planning* (UCLA SPPM, 2001).

"Globalization and Its Discontents," *Development* (Sage, 1997).

"Seeking Economic Transformation in Urban Poor Communities" in *Serving with the Urban Poor* (MARC Publications, 1995).

"Thinking Strategically About Development," *World Development* (Elsevier, 1993).

Articles in *Together* magazine (World Vision, 1995, 1997) and *Yes! Journal of Positive Futures* (Context Institute, 1993, 1994).

TECHNICAL REPORTS

Culture and Health Among Filipinos in Central Los Angeles (The California Endowment and Search for Filipino Americans (SIPA), Los Angeles, 2007).

The Difference Faith Makes: A Survey of Evaluation Methodologies in Use by Faith-based Service Programs (Urban Institute, Los Angeles, 2001).

Signals of Distress: Impacts of Economic Liberalization Policies on the Livelihoods of Fisher Folk in Aklan Province, Philippines (Oxfam GB, 2000).

Economic Restructuring, Mexican Labor Migration, and Restrictive US Immigration Policy Sentiment (with Enrico Marcelli, 1998).

The Case for Area Organizing Programs (World Vision Office of Urban Advance, Monrovia, California, 1997).

The UNICEF Paradigm for Change: Ethical Vision and Strategic Capacity (with Van Weigel and Elizabeth Morgan, Eastern University), 1994.

TEACHING & CONFERENCE PANEL PAPERS

ADJUNCT INSTRUCTOR

Cross-Cultural Studies Program, Fuller Theological Seminary, 1995 – 2001. Taught 1 course each year – *Ethics, Economic Development, and Poverty Reduction*. Received consistently high course evaluation scores.

CONFERENCE PRESENTER

Presented papers on panels hosted by the International Development Ethics Association (Tegucigalpa, 1992), Society for International Development (Mexico City, 1993; Fort Collins, 1994), Pacific Sociological Association (San Francisco, 1997), local policy conferences on sustainable development (Philippines, 2000—2001), and the American Evaluation Association (Portland, 2006).

COMMUNITY SERVICE

-Board Member, Filipino American Coalition for Environmental Solidarity (FACES), Berkeley, CA, 2005 – 2007.

-Chair, Trustees, Developers Foundation, Aklan, Philippines, 2000 – 2002.

-Member, Volunteer Advisory Commission on Hunger, City of Los Angeles, CA, 1994-1995.

-Board of Advisors, InnerChange (international NGO specializing in grassroots community development) 1992-97

Carolyn Patton



CAROLYN

CAROLYN S. PATTON

SUMMARY

Participate in the identification, feasibility analysis and negotiation of real estate acquisitions. Analyze the feasibility of potential development sites and evaluate associated development schemes, which would include extensive financial investment analysis, pro-forma modeling of new developments, opportunistic

SKILLS

Communication	◆◆◆◆◆
Writing	◆◆◆◆◆
Social Media	◆◆◆◆◆
Leadership	◆◆◆◆◆
Creativity	◆◆◆◆◆
Organizational	◆◆◆◆◆

CONTACT

	United states of America (USA)
	909-973-4817
	866-475-3136 (Fax)
	323-751-3440 ext. 13
	323-751-7631 (Fax)
	cpatton@westangelescdc.org

ACHIEVEMENTS

- Emerald Master's Program 2005-Century 21 Corporation
- Master's Program 1999,2000,2001,2003,2004,2005
- Century 21 Beachside Quarterly Gold Buster 1997-2005
- Million Dollar Club 1999-2005
- Winners Circle 1998-2005
- Top Lister
- Top Producer
- President Circle
- Century 21 Corporation Certificate of Achievement 2000-2005
- San Gabriel Valley/Inland empire Broker council Certificate of Achievement
- Professional Certificate in homebuyer Education

PROFESSIONAL EXPERIENCE

West Angeles CDC
Los Angeles, Ca

SEP 2015-PRESENT

Participate in the identification, feasibility analysis and negotiation of real estate acquisitions. Analyze the feasibility of potential development sites and evaluate associated development schemes, which would include extensive financial investment analysis, pro-forma modeling of new developments, opportunistic investment strategies and potential public participation. Source acquisition opportunities, conceptual planning. Prepare and direct internal requests for authorization of capital investment and expenditures to initiate development, prepare investment committee packages and investment committee package support.

Direct activities with attorneys, architects, engineers, and other consultants to plan projects related to public entitlement, site permits, and acquisition due diligence and closing activities. Work with local citizen groups, governmental bodies and other interested parties to obtain necessary project permits and entitlements. Monitor and assure timely completion of the investment and development within the established budget, schedule and required investment returns.

Initiate, plan and manage the marketing and leasing plan for development/investment opportunities, including all aspects of marketing materials and promotion, broker relations and supervision of listing agents (as applicable) to broadly expose property, anticipate competition, and secure lease prospects. Provide leadership, mentoring, professional guidance, direction and supervision to other internal team members, including Development Project Managers and Investment Analysts.

Consult with and assist Asset and Operations Managers in identifying operational and management issues, opportunities and benefits relating to development design and construction and transfer of property to portfolio status or sale at completion. Such consultation will include materials and equipment selection, which will be used in developing projected stabilized operating budgets. Work with Development team to transition project acquisition and entitlement to project programming, design and delivery phase.

CAROLYN S. PATTON

MEMBERSHIPS

- ◆ Elbon College of Ministry
- ◆ Honorary Doctrine-of Humanities
- ◆ National Association of Realtors
- ◆ California Association of Realtors
- ◆ National council of woman
- ◆ Combined Los Angeles/Westside MLS (CLAW)
- ◆ Citrus Valley Association of Realtors
- ◆ Board Member on Life Net Community Development Corporation
- ◆ NeighborWorks

SKILLS

Communication	◆◆◆◆◆
Writing	◆◆◆◆◆
Social Media	◆◆◆◆◆
Leadership	◆◆◆◆◆
Creativity	◆◆◆◆◆
Organizational	◆◆◆◆◆

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-  cpatton@westangelescdc.org

PROFESSIONAL EXPERIENCE

Housing Counseling/Housing Director Los Angeles, Ca

JAN 2008-SEP 2015

Management and oversight of day-to-day counseling functions to ensure successful day-to-day operations of the Mortgage Help Center and achieve overall performance goals. Monitor staff activity and documentation, track follow-up by staff, measure and evaluate staff performance in providing services to borrowers. Coordinate workout activity and other aspects of operations with Manager and other Fannie Mae staff. Provide support including organizing and executing outreach efforts, insuring submission of completed workout request packages to servicers, and ensuring the timely and accurate input and reporting of all case information into the client management system.

Directly supervise employees that include Receptionist/Administrative Assistants, Intake Specialists, and Counselors. Carry out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include training staff, planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Specialization in 1st time homebuyer programs. Working closely with Government agency, State of California's 1st time Homebuyer Assistance Programs, the City of Los Angeles Soft Second program, Affordable Housing Programs, Sponsored and taught Homebuyer education classes, do Homebuyers counseling one-one. Assisted numerous Non-profit organizations in acquiring properties. Evaluation marketability, estimation rehabilitation, and managing projects through o closing. Specializing Real Estate Owned property, working with several banks, Savings and Loans and other entities such as Fannie Mae, Home steps (formerly known as Freddie Mac), HUD and many more. Assisting Real Estate developers for several years around the United States. Helping non-profits to achieve affordable housing programs. Initial set-up of files,

*clearing conditions, *submitting to Closer for funding.

Washington Mutual Redlands/Los Angeles

SEP 2003-DEC 2007

Specializing in home loans, taught first time homebuyer's education also counselor borrow one-on-one. Performed a variety of duties including loan package ng and closing loans. Originated loans through client base. Also, assist in processing loans. Work with CRA department.

Sales Associate Century 21 Beachside, Rancho Cucamonga

JUNE 1996-SEP 2006

Specialization in 1st time homebuyer programs and corporate relocation properties. Working closely with Government agency, State of California's 1st time Home-buyer Assistance Programs, the City of Los Angeles Soft Second program, Affordable Housing Programs, Sponsored and taught Home-buyer education classes, also have done Homebuyers counseling classes/workshops. Assisted numerous Non- profit organizations in acquiring properties. Evaluation marketability, estimation rehabilitation, and managing projects through o closing. Specializing Real Estate Owned property, working with several banks, Savings and Loans and other entities such as Fannie Mae, Home steps (formerly known as Freddie Mac), HUD and many more. Assisting Real Estate developers for several years around the United States. Helping non-profits to achieve affordable housing programs.

CAROLYN S. PATTON

VOLUNTEER

- ◆ Life COGIC
- ◆ Redland Police Department
- ◆ Mouse in the House Foundation
- ◆ National Institution of Community Enlightenment

SKILLS

Communication	◆◆◆◆◆
Writing	◆◆◆◆◆
Social Media	◆◆◆◆◆
Leadership	◆◆◆◆◆
Creativity	◆◆◆◆◆
Organizational	◆◆◆◆◆

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-  323-751-7631 (Fax)
-  cpatton@westangelescdc.org

PROFESSIONAL EXPERIENCE

Sales Associate FEB 1995-JUNE 1996
Golden Empire Realty, Rancho Cucamonga

Responsible for listing and selling Real Estate in the San Bernardino, Riverside, and Pomona Area for Fannie Mae. Golden Empire was a Fannie Mae approved Broker. I was responsible for these properties, obtaining access, eviction if necessary, and evaluation marketability, estimating rehabilitation and managing. Projects through to closing. Specialized in REO properties.

Sales Associate FEB 1991- FEB 1995
MAC enterprises, Los Angeles

Performed a variety of duties including loan packaging and closing loans. Also worked in property management, asset management, escrows, and property development.

Department of Social Services JAN 1981- FEB 1991
Los Angeles/Orange County

Employment Specialist/Worker (Taught job prep class/and determined recipient eligibility)

EDUCATION

Business Marketing 2016
Kaplan University

Business Administration 2016
Cal State Dominguez Hills, Carson, California

TRAINING/CERTIFICATIONS

NeighborWorks America
Washington, DC

- Certify in Foreclosure Mitigation
- Certify Housing Counselor
- Study Tax Credit and Affordable Housing

Gold Coast College
Southport, Australia

- Real Estate Sales Associate Training and Real Estate Broker Training
- Notary Public

REFERENCES

- Redland Police Department
- Mouse in the House Foundation
- National Institution of Community Enlightenment
- Enterprise Foundation
- Inter-Connection (non-profit)
- Fannie Mae
- Nations Bank

Pedetta Higgins

Pedetta Higgins

20218 Tajauta Avenue, Carson CA 90746

Telephone: 310.497.8300

E-mail: pedettad@aol.com

Summary of Qualifications

Innovative, ethical, results-driven mortgage professional. Provide and maintain high level of professionalism and deliver exemplary customer service. Success in prospecting and effectively working in a cyclic environment. Aggressive attitude coupled with creative marketing strategies resulting in banks' increased revenue and President's Circle Award 4 consecutive years. Effective leadership, and coaching skills resulting in quarterly goals and objectives being met and often exceeded. Mortgage lending 20 year background resulting in solid business relationships. Strong work ethic resulting in expansion of banks' relationships in new market areas. As Loan Operations Supervisor, responsible for successful increased production, record closings, through effective training and cross-training of staff. 5 years direct retail loan processor knowledge and experience which resulted in promotion to Loan Operations Supervisor. 9 years sales experience resulting in improved overall performance of banks' assets and client relationships. Detailed knowledge of FNMA, FHLMC guidelines, FHA, VA, RESPA and regulatory compliance.

Employment History

Mortgage Consultant

Oct 2010-Present

Kinecta Federal Credit Union, Manhattan Beach, CA

Originate loans through outside sales activities. Review credit loan file and negotiate loan terms and conditions with applicants and mortgage brokers to ensure loans meet guidelines and are closed on time. Compile facts, data and information on loan programs using spreadsheets. Analyze financial and credit data for submission to underwriting. Conduct presentations at homebuyer seminars and broker offices. Develop and maintain excellent and profitable working business relationships with mortgage brokers, realtors and builders. Monitor current market conditions and make recommendations for new products and services. Establish partner relationships with lending community. Provide and maintain high level of professionalism and deliver exemplary customer service.

Mortgage Consultant

Mar 2009-Sep 2009

Wells Fargo Bank, Culver City, CA

Establish and maintain consistent mortgage broker and real estate professional contacts through effective development, training and continuity of market territory. Consistently grow and develop real estate relationships through presentations and training. Market and conduct homebuyer seminars. Analyze financials and credit data ensuring documentation is accurate and meets lending guidelines. Prepare loans for underwriting and maintain effective communication with loan operations, appraisal, title and escrow staff. Provide credit counseling, process completed loan application. Grow and manage loan pipeline from application to closing.

Retail Loan Officer

Apr 2008-Jan 2009

First Federal Bank of California, Santa Monica, CA

Prospect, analyze and submit quality mortgage loans. Process completed loan application. Manage loan pipeline from origination to closing. Make sales calls daily to existing clients and gain new client relationships. Maintain client relationships, providing exemplary client service resulting in repeat business. Maintain effective working relationships with operations staff, real estate and closing agents. Build client relationships through conducting presentations to branch clients and real estate professionals. Work effectively with loss mitigation department and closely counsel client in obtaining loan modification resulting in significant savings and ensuring sustainability of banks' assets.

Senior Wholesale Account Executive

2002-Apr 2008

First Federal Bank of California, Santa Monica, CA

Aggressively prospect new mortgage brokers in assigned territory resulting in increased bank visibility, brand reputation, banks' revenue and recipient of Winner's Circle and Presidents Circle Awards consecutively. Establish and maintain an effective territory plan of attack for consistent mortgage broker contact, continuity and expansion of market territory. Effectively train and communicate to mortgage brokers and loan processors on company products, policies and procedures resulting in increased production and quality packaged loans. Develop marketing flyers and other related materials increasing product awareness. Conduct homeownership seminars, coordinate CAMB events and conventions. Actively manage loan pipeline from origination to closing. Effectively communicate with account managers, coordinator, brokers, loan consultant, processor and all levels of support staff in meeting group goals. Ensure wholesale loan files meet bank's standards and are of quality. Collaborate in development of company website.

Loan Operations Supervisor

1999-2002

First Federal Bank of California, Santa Monica, CA

Oversee day to day operations of departmental staff of 27; coordinate loan document, funding and loan processing departments' workflow. Align staff according to monthly and quarterly goals. Develop and implement loan policies and procedures including regulatory, legal compliance and loan documentation. Recruit, train and mentor new and experienced operations staff for maximum production. Analyze pertinent financials, title and credit reports, appraisals and insurance policies to ensure proper booking of all loans. Sign off loan conditions, perform property checks and disburse loan funds. Daily balance of loan operations general ledger accounts. Audit loan files for completion, accuracy and proper endorsements. Ensure proper mortgage insurance, taxes and homeowner insurance coverage of all collateral prior to funding and booking of loans. Perform performance evaluations. Work in conjunction with secondary market to ensure loans meet investor guidelines and are saleable.

Loan Processor/Junior Underwriter

1997-1999

First Federal Bank of California, Santa Monica, CA

Manage pipeline of 70-85 loans ensuring accuracy of loans from origination to close. Serve as primary loan agent contact and act as liaison between loan agents, operations staff and borrower. Review loan application for completion and accuracy. Open escrow and title, order credit, appraisal reports, property profiles and VOE's, VOM's and VOR's. Reconcile credit reporting information and title issues as necessary. Answer borrower inquiries. Provide timely processing of documentation and sign off conditions. Coordinate

closing/funding with loan and settlement agents, validate fees with loan and settlement agents to ensure accurate loan disbursements.

Education

AA, Unit Eligible, Liberal Arts with emphasis in Behavioral Sciences 1998
West Los Angeles College, Culver City, CA

Certification

- o Certified Public Notary Present
State of California
- o Loan Underwriter Certification 1994
Glendale Instruction Institute, Glendale, CA

Association Affiliation/Award

- o Winner's Circle (\$1 Million + monthly) 2008
- o President's Circle Award 2002-2005
(\$40 Million Quarterly Funding)
- o Circle of Excellence Award 1999/2003/2005
(Outstanding Client Service)
- o Consolidated Realty Board
- o Southwest Board of Realtors
- o Inglewood Board of Realtors
- o Speaker, coordinator for various community events/organizations

Operational Skills/Applications

Microsoft Word, Excel, PowerPoint, Outlook

Software Applications

Destiny, Doc Magic, AOW, FICS, LP, DU, Symitar

Pamela R. Thiessen

Pamela R. Thigpen
2352 West 30th Street Los Angeles, California 90018-2950
(310) 400-2298

Work Experience: Retired April 30, 2013

City of Inglewood, California (1986 – 2013)

Community Development Department
Finance Department – Grants Division
Public Works Department
City Manager's Office

Duties, Responsibilities and Skills:

Grants Manager – Community Development Department

- Directed, managed and coordinated \$7.7 million federal grant programs under the United States Department of Housing and Urban Development (HUD), including the Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME) grant, Homeless Emergency Shelter Grant (HESG) Program, Homelessness Prevention and Rapid Re-Housing Program (HPRP), American Recovery and Reinvestment Act (ARRA) grant and, Neighborhood Stabilization Program (NSP) funding.
- Managed and supervised staff in administering the City's federal grant programs, including Neighborhood Preservation/Property Maintenance; Graffiti Abatement; Housing Rehabilitation/Solar Energy Installation; First-Time Home Buyer; Emergency Shelter and Homeless Prevention; and, Public Infrastructure Improvements.
- Interpreted and provided administrative direction in accordance with the Code of Federal Regulations (CFR); the federal Office of Management and Budget (OMB) Circulars; and, the State of California Department of Housing and Community Development grant regulations.
- Prepared and presented staff reports and conducted public hearings for the Mayor and Council Members of the City of Inglewood.
- Coordinated and submitted monthly expenditure and revenue analysis reports for the City Administrator, Mayor and Council Members.

Executive Director - Inglewood Housing Authority

- Coordinated, managed, and directed the operations of the Section 8 Housing Choice Voucher Program through a transition, resulting in improving the agency from "troubled" status prior to a "satisfactory" status, and successfully negotiated a \$2.3 million reimbursement to the City of Inglewood from the Housing Authority of the City of Los Angeles (HACLA).

Senior Administrative Analyst – Public Works Department

- Responsibilities included development and administration of the Public Works Department \$25 million expenditure budget and \$27.6 million revenue/enterprise funds for water, sewer and sanitation contract funds.

City Manager's Office

- Provided advanced technical and professional administrative assistance in the

implementation of the city's public information activities.

- Assisted in preparation and review of \$167 million budget under direction of the Assistant City Manager.
- Developed administrative policies and procedures manual outlining City Administrative policies, procedures and practices under the direction of the City Manager, and coordinated citywide events & activities.
- Coordinated the Service Excellence/Total Quality Management Training Program for over 800 City employees, including designing, implementing, and conducting professional development seminars for executive, management, and general employees, facilitated the City's Executive Staff Retreat, resulting in the development of the City of Inglewood mission statement and, served as City liaison to the Local Government Quality Network.

California State University - Dominguez Hills, Carson, California

Adjunct Professor, College of Business Administration and Public Policy, School of Public Administration (2004-2006)

Professor of Undergraduate Studies in the following courses:

- Administration of Financial Resources, Public Budgeting.
- Administrative Leadership and Behaviors, Organizational Management.
- Administration of Human Resources, Public Personnel Administration.

Education and Training:

University of Southern California, Los Angeles, California.

- ✓ Master of Public Administration, Specialization in Intergovernmental Management, USC School of Public Administration
- ✓ Bachelor of Science, Public Affairs, USC School of Public Administration
- ✓ Certificate in Management Development, USC Marshall School of Business
- ✓ Certified Executive Management, Section 8 Housing Choice Voucher Program (Nan McKay and Associates Training)
- ✓ Certified HOME Program Administrative Specialist

501C3

INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: APR 12 2000

Employer Identification Number:
95-4486925

DLN:

310083266

Contact Person:

TERRY SAYLOR

ID# 31291

Contact Telephone Number:

(877) 829-5500

Our Letter Dated:

July, 1995

Addendum Applies:

No

WEST ANGELES COMMUNITY DEVELOPMENT
CORPORATION
3045 CRENSHAW BLVD
LOS ANGELES, CA 90016-4264

Dear Applicant:

This modifies our letter of the above date in which we stated that you would be treated as an organization that is not a private foundation until the expiration of your advance ruling period.

Your exempt status under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3) is still in effect. Based on the information you submitted, we have determined that you are not a private foundation within the meaning of section 509(a) of the Code because you are an organization of the type described in section 509(a)(1) and 170(b)(1)(A)(vi).

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(1) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(1) organization.

You are required to make your annual information return, Form 990 or Form 990-EZ, available for public inspection for three years after the later of the due date of the return or the date the return is filed. You are also required to make available for public inspection your exemption application, any supporting documents, and your exemption letter. Copies of these documents are also required to be provided to any individual upon written or in person request without charge other than reasonable fees for copying and postage. You may fulfill this requirement by placing these documents on the Internet. Penalties may be imposed for failure to comply with these requirements. Additional information is available in Publication 557, Tax-Exempt Status for Your Organization, or you may call our toll free number shown above.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Because this letter could help resolve any questions about your private foundation status, please keep it in your permanent records.

Letter 1050 (DO/CG)

WEST ANGELES COMMUNITY DEVELOPMENT

If you have any questions, please contact the person whose name and telephone number are shown above.

Sincerely yours,

Steven T. Miller
Director

Steven T. Miller
Director, Exempt Organizations